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6/6/18 12:07 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 17-23484
Donald J. Kosakowski AND, : Chapter 13
Muriel A. Kosakowski, :
Debtors :
: Related to Document No. 54
Donald J. Kosakowski AND, :
Muriel A. Kosakowski, :
Movants :
v. :
: Rushmore Loan Management :
Services, LLC, :
: AND :
: Ronda J. Winnecour/Esquire :
Chapter 13 Trustee, :
Respondents :

MODIFIED DEFAULT ORDER

AND NOW, this 6th Day of June, 2018, , it is hereby **ORDERED** that:

- (1) The Modification Agreement between **Donald J. Kosakowski AND Muriel A. Kosakowski AND Rushmore Loan Management Services, LLC** is approved;
- (2) The terms of the loan shall be as follows:

- a. Due Date: May 30, 2018 and 30th of each month thereafter;
- b. New Monthly Payment: \$841.92; \$581.80 P&I + \$260.12 Escrow
- c. Interest Rate: 6.0%
- d. Loan Term: 236 months = 19 years and 8 months;
- e. Maturity Date: December 30, 2037;
- f. Principal Balance: \$87,055.47;
- g. Deferred payment: \$6,555.47; (non-interest bearing)

- (3) **Within fourteen (14) days** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

Movant shall serve a copy of this Order on respondents, their counsel and the U.S. Trustee.
Movant shall file a certificate of service within 3 days hereof.

Prepared by: Daniel Foster, Esq.

DEFAULT ENTRY

Dated: June 06, 2018



Gregory L. Addonio jah
United States Bankruptcy Judge

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Donald J Kosakowski
Muriel A Kosakowski
Debtors

Case No. 17-23484-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db/jdb +Donald J Kosakowski, Muriel A Kosakowski, 619 West Ascension Drive,
West Mifflin, PA 15122-3805

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com
Daniel P. Foster on behalf of Debtor Donald J Kosakowski dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Muriel A Kosakowski dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor Wells Fargo USA Holdings Inc. amps@manleydeas.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard M. Squire on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
lcolwell@squirelaw.com, kdiskin@squirelaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Sarah Kathleen McCaffery on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
smccaffery@squirelaw.com

TOTAL: 11